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..RELEASE TRACKING..

YOUR NO-COST
SOLUTION
TO TRACKING



Release Tracking and Reporting Service

reQuire's™ patent pending Release Tracking Service provides a revolutionary, no-cost, web-based tracking, reporting, and release solution to settlement agents, attorneys, title companies and lenders. Our goal is to facilitate payoff and release communication between the payoff lender and the settlement agent, attorney or escrow company.



Did You Know that **17%**
of all paid off mortgages
are never released or
recorded?

Did You Know that 36% of all real estate transactions have some type of lien release clean up that must be done prior to closing?

Did You Know that everything that is done to a file after closing and disbursement costs you money?

reQuire's™ primary service is Release Tracking & Reporting. As the leading lien release tracking and reporting service in the real estate settlement services industry, our goal is to help settlement companies and law firms improve operations and increase profitability by providing a no-cost solution.

The lack of lenders' statutory compliance and the inconsistencies in lien release-reconveyance methods among states and courthouses has created an ongoing and costly problem for settlement agents in tracking and reporting the release of property liens. Settlement agents are burdened with the task of file cleanup many months after a transaction has been closed. reQuire's™ Internet-based release tracking services relieve this burden from settlement agents and allows them to spend their time on more profitable, revenue generating tasks. Furthermore, it ensures that lenders comply with statutory requirements.

How reQuire™ Works

Using reQuire™ is not only simple, it's infinitely more cost-effective than traditional tracking methods. Pass along the cost of reQuire™ simply by including a title tracking/release search fee on the HUD-1. The \$35 fee is charged to the seller in a sale or to the borrower in a refinance.



Settlement companies use reQuire's™ patent pending Payoff Disbursement Package Generator system to automatically validate, encrypt and store a property's lien information in reQuire's™ release tracking database. The system also automatically generates specific payoff transmittal notices and letters unique to the property's jurisdiction. reQuire™ then tracks the release or reconveyance by periodic searches on the property at the courthouse of record. If a release is not found within the required statutory period, reQuire™ works directly with the lender to obtain a timely release. Settlement agents have complete online access to their files and release records 24/7 through our web-based Disbursement History Report.

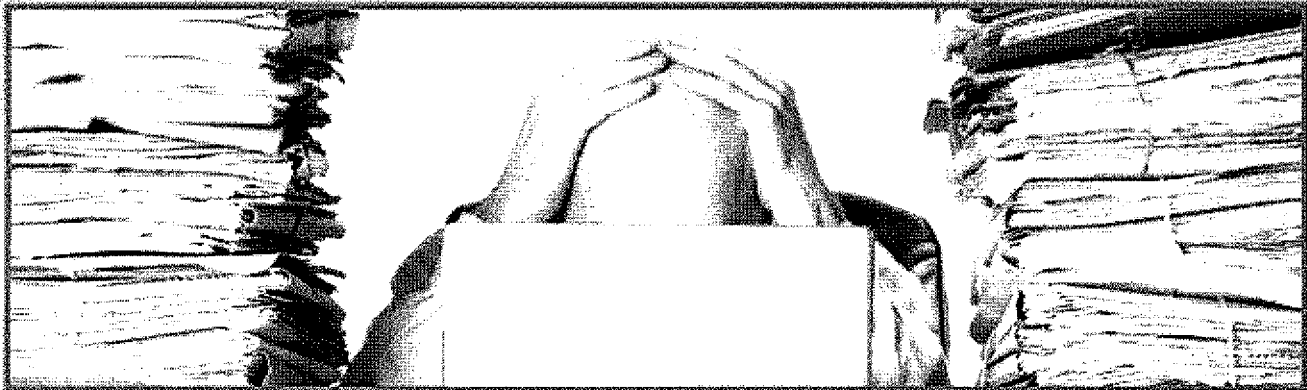
Additional Services

Title Curative Services

Trying to obtain a release for a previously paid lien? reQuire™ is proud to offer Title Curative Services (TCS).

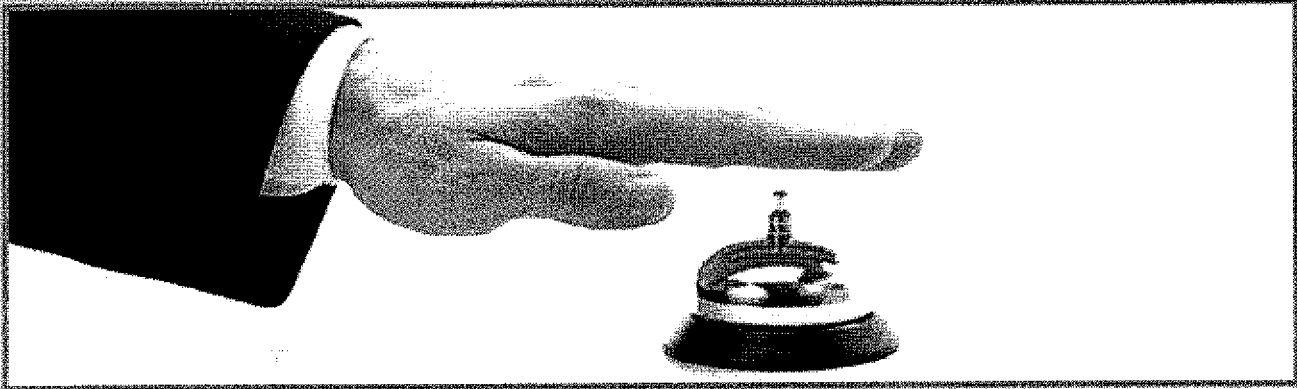
TCS is the accumulation of many efforts at reQuire™. TCS has a proven track record in obtaining unreleased institutional mortgage liens clouding the property's title. The time-tested service is critical to settlement agents and attorneys who are tasked with meeting deadlines for closings.

At reQuire™, our TCS professionals are trained to quickly research and identify the lender or servicer authorized to execute a release to cure the title defect and to procure a properly executed release or reconveyance.



"We are so grateful for reQuire™. There have been times we thought we were going to lose closings due to old, unreleased liens, but you were able to track down the lenders and obtain releases. Thank you for everything!" – *Settlement Agency Owner*

Additional Services



Deeds on Demand

The Morris Group is proud to bring you Deeds on Demand™. Established to furnish high quality, secure, real estate legal documents, Deeds on Demand™ delivers attorney prepared documents to a wide variety of clients throughout the United States.

Order your real estate documents online from The Morris Group, Attorneys and Counselors at Law, P.C. Your deed can be ready in 24 hours or less. The cost is only \$55 for most standard deeds.

For rush orders, our popular one hour service is only \$70.

- Deeds
- Deeds of Trust
- Subordination Agreements
- Power of Attorney
- Notes

For more information regarding Deeds on Demand™, please visit
<http://www.deedsondemand.com> or contact us at **information@deedsondemand.com**.

Benefits of Using reRequire™

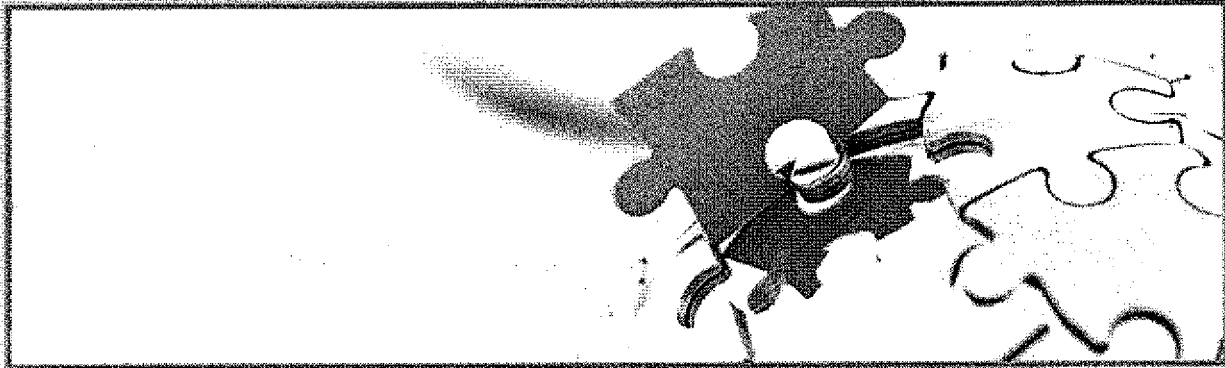
Benefits of reRequire™ Release Tracking: Settlement Agent

- Lowers costs, saves time and frustration
- Provides a review of release accuracy
- Promotes compliance with the insured closing letter and lender instructions
- Compliance of the agency/underwriter agreement relating to the follow up of releases
- Compliance of ethical or fiduciary responsibility as dictated by state case law
- Promotes better communication between settlement agent and seller
- Enhances customer service to all parties of a closing – buyer, seller, lenders, mortgage brokers and realtors
- More on time closings
- Quicker remittances
- Clearance of future “clouds” on title which may affect marketability

Benefits of reRequire™ Release Tracking: Underwriter

- Fewer claims related to unreleased mortgages
- Overall lower risk
- Assurance of follow up of indemnity letters
- Compliance of Schedule B-2 lien cancellation requirements
- Possible quicker remittances of premium
- Enhanced scrutiny of settlement agents

Benefits of Using reQuire™



Benefits of reQuire™ Release Tracking: Consumer & Real Estate Agent

- The identification of potential "clouds on title"
- Repair any prior unreleased mortgages appearing on title
- Alert the consumer of potential problems with the marketability of title
- The new borrower is assured that the new lender is in a first lien position
- Identify open lines of credit – these are lines that were not properly terminated at closing
- Identification of payoff shortages
- Quickly identify potential defalcations related to fraudulent releases
- Protection of consumer's credit in the event of an improperly closed line of credit
- In a sale – affirmation of a lien free transfer of title pursuant to the General Warranty Deed
- Provides assurance that the property is free of liens related to paid mortgages even if the consumer did not purchase an owners policy

reQuire™ Release Tracking FAQ's

What is reQuire™?

reQuire™ is an Internet-based lien release tracking and reporting service available at no cost to entities disbursing payoff funds satisfying lien requirements.

What sparked the idea for reQuire™?

The epidemic problem in the real estate closing transaction industry related to unreleased mortgages results from the nationalization of mortgage origination coupled with the diversity of statutes, regulations, and local customs unique to individual counties wherein the secured real property lies. This leads to challenges for payoff lenders seeking statutory compliance in releasing secured real properties when the mortgage note is paid or satisfied. The broad incongruency in lien release/reconveyance methods from state to state results in significant failure of the release instrument to appear in the proper land record index. As a result as many as 30% of paid mortgages may not appear of record.

A communication link between the payoff lender and the settlement/escrow agent was missing. It was this need to bridge the communication gap that sparked the idea for reQuire™ release tracking.

The result is a no-cost solution for settlement agents burdened with the task of release follow-up many months after a transaction has been closed. reQuire™ release tracking relieves this burden and ensures that lenders comply with statutory requirements.

When did reQuire™ start operating?

reQuire™ began in Virginia Beach, VA as a standalone system for a few settlement agencies looking to outsource their release follow-up tasks in early 2000. By 2002, reQuire™ built and implemented a web-based system incorporating new security and integrity measures to ensure accuracy and speed in tracking and reporting methods.

What states does reQuire™ operate in?

reQuire™ tracks and reports releases, cancellations and reconveyances in all 50 states.

What are the benefits of using reQuire™ to the settlement agency or attorney performing real estate closings?

Title agents will immediately enjoy quicker remittance on policies in addition to quicker file closure. Over time, agents will be free from calls from former customers, title companies or attorneys seeking a release for a case that was closed in the past. The benefits are: (1) the time saved by outsourcing follow-up work on closed files; (2) the relief of knowing that reQuire™ will track and report the status of every file entered into the system; and (3) the ability to defer any calls to reQuire™ that are related to releases. Settlement agents may also utilize our title curative services, a complementary service, to track down the proper signatory for old liens that appear on their title reports from prior closings.

What are the benefits of using reQuire™ for a title underwriter?

Title underwriters will see a reduction in claims arising from unreleased deeds of trusts and mortgages, a reduction in defalcation, and some measurable reduction in mortgage fraud. These benefits will be a result of reQuire's™ efforts to verify that each and every paid note is: (1) fully paid or satisfied by the obligor; and (2) a proper lien release or cancellation instrument is recorded in a timely manner.

What is the most important feature of reQuire™ and why?

The extensive activity reporting systems are the most important feature of reQuire™. This feature allows the settlement agent to close pending files and then send them to storage. Our Disbursement History Report shows, in real time, each and every action performed by the reQuire™ staff from file creation to final indexing and/or receipt of the release.

What are the benefits of using reRequire™ for a borrower or home seller?

Sellers have the added assurance that the conveyance of their real property is truly free of the lien and encumbrance represented by the paid mortgages on their property. Borrowers (usually in a refinance) benefit by knowing the former lien will be properly released, or in the case of open lines of credit, that the credit line will be properly closed and the related mortgage lien is released. Home buyers can be assured that all mortgage liens paid off at the closing of the property they are purchasing will be released 100% of the time.

What does reRequire™ cost and who pays for reRequire™?

reRequire's™ fee is \$35.00 per paid lien.

reRequire's™ release tracking fee is typically paid by the seller in a sale or the borrower in a refinance.

What about cases that I've already settled?

reRequire™ works with potential and existing customers on a case by case basis to ensure they have no issues related to unreleased liens. reRequire™ can clean up old files that a settlement agent has personally closed (archives), as well as assist with title curative issues (title defect files) that he or she is trying to clear-up to close the transaction.

Does reRequire's™ service assist in cleaning up old unreleased mortgage liens?

Yes. Please visit the Title Curative Services page of the reRequire™ website, www.gorequire.com. Once on the site, website users interested in this service are encouraged to contact us and provide as much information as possible on the file they are trying to close. In every case, reRequire™ can identify the authorized person to sign a release within three hours. All reRequire™ customers receive no-cost title curative services (TCS).

Does reRequire™ sync with any settlement software? If so, which ones and is there an additional cost for this service feature?

reRequire™ currently utilizes an activeX mail merge interface that syncs the data in TSS, Landtech, Softpro, Ramquest, Closer's Choice, Snap Close, Iclose and AIM for Windows with its system. Several other settlement software interfaces (Double Time, Display Soft and Title Soft) are in line for future development. There is no charge for this feature.

What about tracking Home Equity Lines of Credit (HELOCs)?

reRequire™ tracks the releases associated with home equity lines. Because we search and contact the lender a short period after the closing, as an added benefit, reRequire™ will notify you if there is an open loan that you thought was closed.

What are the risks of using reRequire™?

There are no risks nor are there contracts to sign or long term obligations to fulfill. reRequire™ is a pay-as-you-go service that agents can start and stop at any time.

Why should I use reRequire™?

reRequire™ is an efficient, cost effective alternative to the old laborious, inefficient, costly and stressful practice of lien release management. reRequire's™ Team does the job that nobody wants to do and does it at no cost to you.

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5029 Corporate Woods Drive, Suite 225
Virginia Beach, VA 23462

P. 757.552.0306 • F. 757.552.0304 • www.gorequire.com